

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gregory S. Guyer
Victoria E. Guyer
Debtors

Case No. 16-04500-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 03, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory S. Guyer, Victoria E. Guyer, 7 Clear Run Drive, Shrewsbury, PA 17361-1254
4892806	+ AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
4850557	+ Amerihome Mortgage, PO Box 77404, Trenton, NJ 08628-6404
4886795	+ Dominion Credit Union, PO Box 26646, Richmond VA 23261-6646
4850561	Dominion Credit Union, PO Box 71050, Charlotte, NC 28272-1050
4850562	Education Computer Systems Inc., PO Box 718, Wexford, PA 15090-0718
4850564	+ Federal Loan Servicing Center, PO Box 69184, Harrisburg, PA 17106-9184
4850565	Food Service Card, Payment Processing Center, Des Moines, IA 50364-0001
4850566	Home Depot, Cardmember Services, PO Box 689147, Des Moines, IA 50368-9147
4850568	+ Lowe's Customer Care, PO Box 1111, North Wilkesboro, NC 28659-1111
4890141	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4850556	Email/Text: bankruptcies@1stadvantage.org	Sep 03 2021 18:34:00	1st Advantage Credit Union, PO Box 2116, Newport News, VA 23609-0116
4850558	Email/Text: bankruptcy@bbandt.com	Sep 03 2021 18:34:00	BB&T, Attn: Bankruptcy Department, PO Box 200, Wilson, NC 27893
4853099	Email/Text: bankruptcy@bbandt.com	Sep 03 2021 18:34:00	BB&T, PO Box 1847, Wilson, NC 27894-1847
4850560	+ EDI: CITICORP.COM	Sep 03 2021 22:43:00	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
4891220	+ EDI: WFNNB.COM	Sep 03 2021 22:43:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4850570	+ EDI: CITICORP.COM	Sep 03 2021 22:43:00	Macy's Credit and Customer Service, PO Box 8113, Mason, OH 45040
4882515	EDI: Q3G.COM	Sep 03 2021 22:43:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4850563	EDI: WFNNB.COM	Sep 03 2021 22:43:00	Express, c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
4850559	EDI: JPMORGANCHASE	Sep 03 2021 22:43:00	Chase Bank, PO Box 15298, Wilmington, DE 19850
4850567	Email/Text: pslater@langleyfcu.org	Sep 03 2021 18:34:31	Langley Federal Credit Union, PO Box 120128, Newport News, VA 23612-0128
4889477	Email/Text: pslater@langleyfcu.org	Sep 03 2021 18:34:31	Langley Federal Credit Union, Attn.: Accounts Control, PO Box 120128, Newport News, VA 23612-0128
4850569	EDI: RMSC.COM		

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5139077	+ EDI: AISMIDFIRST	Sep 03 2021 22:43:00	Lowes, PO Box 981064, El Paso, TX 79998-1064
5139076	+ EDI: AISMIDFIRST	Sep 03 2021 22:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4879489	+ EDI: MID8.COM	Sep 03 2021 22:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4850571	EDI: NFCU.COM	Sep 03 2021 22:43:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011
4891096	EDI: PRA.COM	Sep 03 2021 22:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
4850572	+ EDI: RMSC.COM	Sep 03 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4865063	EDI: Q3G.COM	Sep 03 2021 22:43:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
5109990	+ Email/Text: bncmail@w-legal.com	Sep 03 2021 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5109989	+ Email/Text: bncmail@w-legal.com	Sep 03 2021 18:34:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
		Sep 03 2021 18:34:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2021 at the address(es) listed below:

Name	Email Address
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Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Jerome B Blank	on behalf of Creditor AmeriHome Mortgage Company LLC pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor AmeriHome Mortgage Company LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Michael R Caum	on behalf of Debtor 1 Gregory S. Guyer mikecaumesq@comcast.net
Michael R Caum	on behalf of Debtor 2 Victoria E. Guyer mikecaumesq@comcast.net
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor AmeriHome Mortgage Company LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Gregory S. Guyer	Social Security number or ITIN	xxx-xx-5826
	First Name Middle Name Last Name	EIN	--
Debtor 2	Victoria E. Guyer	Social Security number or ITIN	xxx-xx-2530
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-04500-HWV			

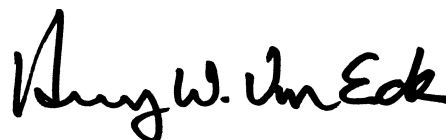
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory S. Guyer

Victoria E. Guyer

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

9/3/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.